

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Lance P. McCullough**  
**Janelle L. McCullough**  
*Debtor(s)*

**RONDA J. WINNECOUR, Trustee,**  
*Movant(s),*

v.  
**No Respondents**  
*Respondent(s).*

Case No. 12-23412-GLT  
Chapter: 13

Related to Document No. 206

Hearing Date: 1/17/18 at 11:00 AM

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this *30th day of October, 2017*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 206 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) **On or before December 14, 2017**, any *Response*, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on **January 17, 2018 at 11:00 AM** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court *may* determine that no hearing is required and accordingly enter the order by default. **To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L. Taddonio posted on the Court's website at [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) one day prior to the hearing.** In the event a default order has been signed, the Moving Party shall **IMMEDIATELY** advise all affected parties. If a default order has not been entered, the parties are **required** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is* **SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.**

  
\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Lance P. McCullough  
Janelle L. McCullough  
DebtorsCase No. 12-23412-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel  
Form ID: 604Page 1 of 2  
Total Noticed: 37

Date Rcvd: Oct 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2017.

db/jdb +Lance P. McCullough, Janelle L. McCullough, 401 Wissner Avenue,  
Beaver Falls, PA 15010-2965

cr +BANK OF AMERICA, N.A., 7105 CORPORATE DR, PLANO, TX 75024-4100

cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219

cr +Navient Solutions, Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430

cr Navient Solutions, LLC obo The Dept of Ed, PO BOX 9635, Wilkes-Barre, PA 18773-9635

cr +Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 300, Dallas, TX 75254-7883

cr +THE BANK OF NEW YORK MELLON, P. O. Box 9013, Addison, TX 75001-9013

cr +THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883

cr +The Bank of New York Mellon FKA The Bank of New Yo, 14841 Dallas Parkway, Suite 300,  
DALLAS, TX 75254-7883

13435150 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102)

13424733 +Bank of America, P. O. Box 15026, Wilmington, DE 19850-5026

13424734 +Bank of America, 7105 Corporate Drive, PTX B-209, Plano, TX 75024-4100

13507836 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933

13424735 +Bank of New York Mellon, c/o KML Law Group PC, 701 Market Street, Suite 5000,  
Attention: Michael McKeever, Esq., Philadelphia, PA 19106-1541

13415205 +Bank of New York Mellon, 7105 Corporate Drive, PTX-B-29, Plano, TX 75024-4100

13424736 +Capital One, P. O. Box 30285, General Correspondence, Salt Lake City, UT 84130-0285

13424737 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, P. O. Box 81577, Austin, TX 78708-1577)

13415206 +David Fein, Esquire, KML Law Group, PC, 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541

13424738 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, P. O. Box 630778, Cincinnati, OH 45263)

13423731 +FIFTH THIRD BANK, 9441 LBJ FREEWAY, SUITE 350, DALLAS, TEXAS 75243-4652

13424740 +HSBC Retail Services, P. O. Box 17602, Baltimore, MD 21297-1602

14684082 Navient Solutions, LLC obo Dept of Ed, Loan Services,  
PO BOX 9635 Wilkes-Barre, PA 18773-9635

13424741 Precision Recovery Analytics, Inc., c/o Cavalry Advisory Svcs,  
800 Summit Lake Drive, Suite 400, Valhalla, NY 10595

13424742 +Retail Services, P. O. Box 17602, Baltimore, MD 21297-1602

13942323 +Specialized Loan Servicing LLC, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386

13618708 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Oct 31 2017 01:18:24 Capital One, N.A.,  
Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083

cr E-mail/PDF: rmscedi@recoverycorp.com Oct 31 2017 01:14:26  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605

cr +E-mail/Text: bnc@bass-associates.com Oct 31 2017 01:18:24 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083

13451730 +E-mail/Text: bnc@bass-associates.com Oct 31 2017 01:18:23 Capital One, N.A.,  
c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

13476569 +E-mail/Text: kbarkley@bernsteinlaw.com Oct 31 2017 01:19:47 Duquesne Light Company,  
c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,  
Pittsburgh, PA 15219-1908

13424739 +E-mail/PDF: gecsed@recoverycorp.com Oct 31 2017 01:14:36 GEMB/JCPenney, P. o. Box 981064,  
El Paso, TX 79998-1064

13509896 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 31 2017 01:22:04 LVNV Funding LLC,  
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13501395 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 31 2017 01:22:07  
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

13422865 +E-mail/Text: bankruptcy@cavps.com Oct 31 2017 01:19:28 Precision Recovery Analytics, Inc.,  
c/o Cavalry Advisory Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

13421920 E-mail/PDF: rmscedi@recoverycorp.com Oct 31 2017 01:14:39  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

13777686 E-mail/PDF: pa\_dc\_ed@navient.com Oct 31 2017 01:22:05 Sallie Mae Inc. on behalf of,  
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr The Bank of New York Mellon, et al...

District/off: 0315-2

User: jhel  
Form ID: 604

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cr\* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
Greenville, SC 29603-0587  
cr\* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
13430064\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 01, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2017 at the address(es) listed below:

Allison L. Carr on behalf of Creditor Navient Solutions, Inc. acarr@bernsteinlaw.com,  
acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com  
Allison L. Carr on behalf of Creditor Navient Solutions, LLC obo The Dept of Ed  
acarr@bernsteinlaw.com, acarr@ecf.courtdrive.com;cwirick@ecf.courtdrive.com  
Andrew F Gornall on behalf of Creditor The Bank of New York Mellon, et al...  
agornall@goldbecklaw.com, bkggroup@goldbecklaw.com;bkggroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,  
bkggroup@goldbecklaw.com;bkggroup@kmlawgroup.com  
David Z. Valencik on behalf of Joint Debtor Janelle L. McCullough dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com  
David Z. Valencik on behalf of Debtor Lance P. McCullough dvalencik@c-vlaw.com,  
cvlaw.ecf.dvalencik@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com  
Donald R. Calaiaro on behalf of Joint Debtor Janelle L. McCullough dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com  
Donald R. Calaiaro on behalf of Debtor Lance P. McCullough dcalaiaro@c-vlaw.com,  
cvlaw.ecf.dcalaiaro@gmail.com;aheath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com  
James Warmbrodt on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York  
bkggroup@kmlawgroup.com  
Mark B. Peduto on behalf of Joint Debtor Janelle L. McCullough pandaecfinbox@yahoo.com  
Mark B. Peduto on behalf of Debtor Lance P. McCullough pandaecfinbox@yahoo.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 14